

CENTRAL COMMUNITY CORPORATION

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1832048	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,068	\$1,113	4.2%		
Loans	\$601	\$573	-4.6%		
Construction & development	\$93	\$82	-12.0%		
Closed-end 1-4 family residential	\$42	\$42	1.5%		
Home equity	\$1	\$0	-100.0%		
Credit card	\$0	\$0			
Other consumer	\$22	\$9	-57.7%		
Commercial & Industrial	\$118	\$106	-10.2%		
Commercial real estate	\$226	\$227	0.3%		
Unused commitments	\$75	\$94	25.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$156	\$191	22.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$201	\$261	29.5%		
Cash & balances due	\$67	\$57	-13.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$3	\$6	86.6%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$4	\$4	-0.8%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$948	\$977	3.0%		
Deposits	\$868	\$885	2.0%		
Total other borrowings	\$77	\$89	14.9%		
FHLB advances	\$71	\$81	15.1%		
Equity					
Equity capital at quarter end	\$120	\$136	13.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.3%	10.6%	--		
Tier 1 risk based capital ratio	14.4%	16.6%	--		
Total risk based capital ratio	15.6%	17.9%	--		
Return on equity ¹	7.5%	3.7%	--		
Return on assets ¹	0.9%	0.4%	--		
Net interest margin ¹	4.1%	3.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	101.3%	46.2%	--		
Loss provision to net charge-offs (qtr)	547.3%	116.5%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	3.1%	15.4%	0.1%	0.0%	--
Closed-end 1-4 family residential	1.7%	1.1%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.0%	0.2%	0.1%	--
Commercial & Industrial	2.1%	11.9%	0.0%	0.1%	--
Commercial real estate	4.4%	4.3%	0.0%	0.0%	--
Total loans	2.7%	6.2%	0.0%	0.0%	--